

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-24259-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benny S Cho  
4 Mattocks Place  
Closter, NJ 07624

Social Security No.:  
xxx-xx-7401

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 23, 2021.

Dated: July 23, 2021  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Benny S Cho  
Debtor

Case No. 18-24259-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jul 23, 2021

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125
aty	+ John F. Golden, Albert Buzzetti & Associates, LLC, 467 Sylvan Avenue, Englewood Cliffs, NJ 07632-2945
aty	+ Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
lm	+ SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 American Express, POB 1270, Newark, NJ 07101-1270
517648709	+ American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
517648710	+ American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517749513	+ American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4322
517648711	+ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517648712	+ Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517648713	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517713076	+ CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517754365	+ CACH, LLC its successors and assigns as assignee, of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517749633	+ CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517648726	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517648727	+ Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
517648731	+ Experian, P.O. Box 4500, Allen, TX 75013-1311
517648730	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
517648733	+ Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517770857	+ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
517648736	+ Santander Bank Na, Po Box 12646, Reading, PA 19612-2646
517648735	+ Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Readiing, PA 19612-2646
517780004	+ Sovereign Medical Group (MDVISION), 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275
517648737	+ Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517648738	+ Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
517648739	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
517648740	+ TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517648741	+ TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517677114	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 29

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2021 20:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 23 2021 20:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-2

User: admin

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Date Recvd: Jul 23, 2021

Form ID: plncf13

Total Noticed: 42

517648708	+ Email/Text: bkrpt@retrievalmasters.com	Jul 23 2021 20:16:00	AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832
517648707	+ Email/Text: bkrpt@retrievalmasters.com	Jul 23 2021 20:16:00	AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517648723	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 23 2021 20:19:19	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517648722	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 23 2021 20:19:19	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517648728	+ Email/Text: bknotice@ercbpo.com	Jul 23 2021 20:16:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517648729	+ Email/Text: bknotice@ercbpo.com	Jul 23 2021 20:16:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517648732	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 23 2021 20:16:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517648724	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 23 2021 20:19:30	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517648725	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 23 2021 20:19:30	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517648734	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2021 20:19:21	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
517765115	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2021 20:19:38	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517648718	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
517648719	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
517648720	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
517648721	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
517648714	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517648715	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517648716	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2021 at the address(es) listed below:

Name	Email Address
Clifford B. Frish	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Structured Asset Mortgage Investments II Inc. Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org
Rebecca Ann Solarz	on behalf of Creditor Structured Asset Mortgage Investments II Inc. Et Al... rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7